

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|--------------------------------------------------|---|----------------------------------|
| In re Application of: |) | |
| |) | Customer No.: 29052 |
| Thad Kroon, et al. |) | |
| |) | Confirmation No.: 2503 |
| Serial No.: 10/047,917 |) | |
| |) | Art Unit: 3692 |
| Filing Date: January 14, 2002 |) | |
| |) | Examiner: Frantzy Poinvil |
| For: SYSTEM AND METHOD FOR OVERTURNING OF |) | |
| RISK EVALUATION PERFORMED BY RISK |) | |
| MODEL TO CONTROL FINANCIAL RISK |) | |

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

Responsive to the non-final Office Action dated April 8, 2008, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 8 of this paper.

Conclusion begins on page 12 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail

Stop: Amendment on July 8, 2008.


 Carla E. Key